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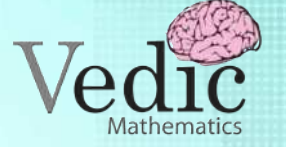
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National News

Centre Unveils ₹17 Lakh Crore PPP Project Pipeline for Next Three Years



To accelerate infrastructure development, the Government of India has operationalized a structured, three-year **Public-Private Partnership (PPP) project pipeline**. This initiative, originally announced in the Union Budget 2025-26, is designed to bring predictability and efficiency to India's infrastructure build-out.

As of early 2026, the Department of Economic Affairs (DEA) has identified a shelf of **852 projects** with a total estimated cost exceeding **₹17 lakh crore (\$17 trillion)**.

Key Sectoral Highlights

The pipeline is dominated by connectivity and energy, reflecting India's focus on logistics and "Green Growth."

Roads & Highways: The Ministry of Road Transport and Highways leads with **108 projects** valued at **₹8.77 lakh crore**.

Power & Energy: The Ministry of Power follows with **46 projects** worth **₹3.4 lakh crore**.



Water Resources: Includes **29 projects** focused on irrigation and river rejuvenation.

Transport Hubs: Significant investments are slated for **Ports (22 projects)**, **Railways (13 projects)**, and **Civil Aviation (11 projects)**.

Leading States in PPP Adoption

Several states have aggressively listed projects to attract private capital:

Andhra Pradesh: Leads the states with **270 projects** (₹1.16 lakh crore).

Tamil Nadu: Follows with **70 projects** (₹87,640 crore).

Uttar Pradesh: Has proposed **89 projects** focused on highways and urban connectivity.

Strategic Breakdown of the PPP Pipeline

The pipeline is split between central and state-level initiatives, ensuring a "whole-of-government" approach to infrastructure.

Category	Number of Projects	Estimated Cost (approx.)
Central Ministries	232 Projects	₹13.15 lakh crore
States & Union Territories	620 Projects	₹3.84 lakh crore
Total Pipeline	852 Projects	₹17.00 lakh crore+

Core Objectives and Support Mechanisms

Investor Visibility: By providing a multi-year list, the government allows lenders and developers to conduct long-term risk assessments and plan capital allocation.

Speed of Execution: The pipeline moves projects beyond the "concept stage" to a stage where they are ready for bidding, reducing the time between announcement and ground-breaking.

The IIPDF Scheme: The India Infrastructure Project Development Fund (IIPDF) provides financial support for project preparation, helping ministries and states hire expert transaction advisors to structure high-quality PPP contracts.

KNOWLEDGE CHECK

1. What is the primary objective of the Government of India's multi-year PPP project pipeline?

- A) To phase out public sector involvement in infrastructure.
- B) To accelerate infrastructure development and attract private investment.
- C) To reduce the number of infrastructure projects over the next decade.
- D) To focus exclusively on short-term maintenance projects.

2. How does the pipeline aim to benefit stakeholders like investors and lenders?

- A) By providing early visibility of upcoming projects for better preparation.
- B) By guaranteeing a 100% return on investment with no risk.
- C) By eliminating the need for environmental clearances.

D) By providing a backward-looking list of completed projects.

3. What is the specific timeframe covered by this forward-looking list of identified PPP projects?

A) The current fiscal year only.

B) The next six months.

C) The next three years.

D) The next ten years.

4. Which of the following is NOT mentioned as a benefit of creating a structured project pipeline?

A) Improved planning certainty.

B) Faster execution of projects.

C) Strengthened medium-term infrastructure build-out.

D) Complete removal of the Public-Private Partnership model.

ANSWER KEY

Question	Answer
1	B (To accelerate infrastructure development and attract private investment)
2	A (By providing early visibility of upcoming projects for better preparation)
3	C (The next three years)
4	D (Complete removal of the Public-Private Partnership model)



NATIONAL NEWS

India Becomes First Country to Commercially Produce Bio-Bitumen

In January 2026, India marked a historic milestone in sustainable infrastructure by becoming the **first country in the world** to commercially produce bio-bitumen. Announced by Union Minister Nitin Gadkari at the CSIR Technology Transfer Ceremony in New Delhi, this innovation transforms agricultural waste into a high-value industrial resource. Developed indigenously by the **CSIR-Central Road Research Institute (CSIR-CRRI)** and the **CSIR-Indian Institute of Petroleum (CSIR-IIP)**, the technology uses a process called **Pyrolysis**.



The Technology: "From Farm Residue to Road"



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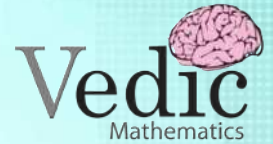
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Raw Materials: Primarily **paddy straw (parali)** and other agricultural residues.

The Process: Controlled thermal decomposition of biomass produces **bio-oil**, which is then upgraded into a **bio-binder**.

Blending: Laboratory tests and field trials on the **Jorabat-Shillong Expressway (NH-40)** have proven that **20-30%** of conventional petroleum bitumen can be replaced by this bio-binder without compromising road durability.

Economic & Environmental Impact

This breakthrough addresses three critical national challenges simultaneously:

Feature	Impact & Benefit
Import Substitution	India currently imports ~50% of its bitumen. A 15% blend alone can save ₹4,500 crore in foreign exchange annually.
Pollution Control	Provides an economically viable alternative to stubble burning , significantly reducing air pollution in Northern India.
Waste-to-Wealth	Empowers farmers by creating a market for crop residue, boosting the rural economy and generating livelihoods.
Carbon Footprint	Bio-bitumen production and use can reduce greenhouse gas emissions by up to 70% compared to traditional bitumen.

Vision for 2047

The government views bio-bitumen as a cornerstone of the **"Viksit Bharat 2047"** vision. By transitioning from fossil-fuel dependence to a circular, bio-driven economy, India is setting a global benchmark for "Clean, Green Highways."

To ensure rapid adoption, CSIR has already handed over production licenses to multiple Indian manufacturers, moving the technology from the laboratory to industrial-scale commercial reality within a single year.

KNOWLEDGE CHECK:

1. India recently became the first country in the world to commercially produce bio-bitumen. Which primary material is used to produce this eco-friendly binder?

- A) Plastic waste
- B) Crushed volcanic rock
- C) Biomass and agricultural waste
- D) Recycled rubber tires

2. Who officially announced this historic milestone at the CSIR Technology Transfer Ceremony in New Delhi?

- A) Narendra Modi
- B) Nitin Gadkari
- C) Amit Shah
- D) Nirmala Sitharaman

3. What is the primary environmental benefit of bio-bitumen compared to traditional bitumen?

- A) It is a revolutionary alternative to petroleum-derived bitumen.
- B) It is produced entirely from desalinated ocean water.
- C) It eliminates the need for any road-rolling machinery.
- D) It is cheaper than using locally sourced soil.



4. In which sector is bio-bitumen expected to bring a "transformative step" toward sustainability?

- A) Commercial aviation
- B) Maritime shipping
- C) Road construction and highway development
- D) High-speed rail manufacturing

5. Bio-bitumen acts as a "binding material." In road construction, what does a binder typically do?

- A) It provides the reflective paint for lane markings.
- B) It holds the aggregates (stones/sand) together to create a solid surface.
- C) It acts as a lubricant for vehicle tires to increase speed.
- D) It serves as a digital sensor for smart-road technology.

Answer Key

Question	Correct Answer
1	C) Biomass and agricultural waste
2	B) Nitin Gadkari
3	A) It is a revolutionary alternative to petroleum-derived bitumen.
4	C) Road construction and highway development
5	B) It holds the aggregates together to create a solid surface.

INTERNATIONAL NEWS

US Withdraws from 66 International Organizations Under Trump Order

On January 7, 2026, President Donald Trump signed a historic presidential memorandum directing the United States to withdraw from **66 international organizations**, a move that fundamentally reshapes the global order.



This decision follows a year-long review by the State Department into international intergovernmental organizations, conventions, and treaties. The administration's stated goal is to protect American sovereignty and refocus billions of dollars in taxpayer funding toward domestic priorities.

Strategic Rationale: "America First"

The White House described these institutions as **"redundant, mismanaged, or captured by agendas contrary to U.S. interests."** * **Fiscal Reprioritization:** The administration argues that cutting these contributions—estimated to save billions annually—will help fund a **\$1.5 trillion defense budget** for 2027 and address a national debt nearing \$40 trillion.

Sovereignty: The move signals a pivot from multilateralism toward **transactional, bilateral diplomacy**, where the U.S. engages only in

frameworks that provide a direct, measurable benefit.

Previous Exits: This latest order builds on the 2025 withdrawals from the WHO, the Paris Climate Agreement, UNESCO, and the UN Human Rights Council.

The Scope of Withdrawal

The order targets 35 non-UN organizations and 31 entities affiliated with the United Nations.

Category	Key Organizations & Entities Targeted
Climate Energy	UNFCCC (the 1992 foundational climate treaty), IPCC, International Renewable Energy Agency (IRENA), and the International Solar Alliance (ISA).
Social & Rights	UN Women, UN Population Fund (UNFPA), and the Permanent Forum on People of African Descent.
Security & Law	Global Counterterrorism Forum, UN Peacebuilding Commission, and the International Law Commission.
Economic/Other	UN Conference on Trade and Development (UNCTAD), UN Water, and the International Cotton Advisory Committee.

Global Implications & Challenges

This "Fortress America" approach has sent shockwaves through the diplomatic community:

Climate Isolation: By exiting the UNFCCC, the U.S. becomes the only nation on Earth not party to the primary international treaty governing climate negotiations.

Leadership Vacuum: Analysts suggest this retreat creates a vacuum that countries like China may seek to fill, particularly in development finance and green technology.

Legal Hurdles: The UN Secretary-General has emphasized that "assessed contributions" to the UN regular budget remain a legal obligation under the UN Charter, a Senate-ratified treaty. Withdrawing from treaties like the UNFCCC may face constitutional challenges in U.S. courts.

Impact on India: The withdrawal from the New Delhi-headquartered International Solar Alliance (ISA) is particularly notable, as it removes U.S. backing from a major India-led global initiative.

KNOWLEDGE CHECK:

1. According to the announcement in January 2026, from how many international organizations has the United States officially withdrawn?

- A) 12
- B) 45
- C) 66
- D) 100

2. The decision to withdraw from these global bodies was formalized through which of the following?

- A) A Congressional Act
- B) An Executive Order
- C) A Supreme Court Ruling
- D) A National Referendum

3. Which specific global framework or system is most affected by this comprehensive recalibration of US participation?

- A) The North Atlantic Treaty Organization (NATO)
- B) The United Nations (UN) system
- C) The European Union (EU)
- D) The African Union (AU)

4. The move is characterized as a significant escalation in whose policy of retreating from multilateral global cooperation?

- A) President Joe Biden
- B) President Donald Trump
- C) Secretary of State Antony Blinken
- D) Former President Barack Obama

5. What is the primary objective behind this decision as stated in the context of US foreign policy?

- A) Strengthening military alliances in Asia
- B) Increasing financial aid to developing nations
- C) A comprehensive recalibration of participation in international bodies
- D) Establishing a new global currency

Answer Key

Question	Correct Answer
1	C) 66
2	B) An Executive Order
3	B) The United Nations (UN) system

Question	Correct Answer
4	B) President Donald Trump
5	C) A comprehensive recalibration of participation in international bodies



APPOINTMENTS




HSBC Private Bank Appoints Ida Liu as CEO

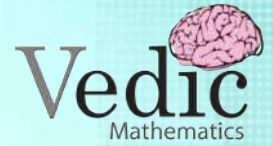
This appointment is a strategic "poaching" of talent from a major rival and signals HSBC's aggressive push to capture a larger share of the ultra-high-net-worth (UHNW) market, particularly across key wealth corridors in Asia and the Middle East.



In a major move for the global wealth management industry, HSBC Private Bank appointed Ida Liu as its new Chief Executive Officer (CEO), effective January 5, 2026.

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Key Professional Profile: Ida Liu

For competitive exams and banking awareness, understanding the new CEO's background is essential:

Previous Role: Before joining HSBC, she served as the **Global Head of Citi Private Bank** since 2021. She spent over 18 years at Citigroup in various leadership capacities.

Expertise: Over 25 years of experience in wealth management, strategic advisory, and M&A. Notably, more than half of her career has been focused on **Asian markets**, aligning with HSBC's pivot toward the East.

Succession: She succeeds **Gabriel Castello**, who had been the interim CEO since December 2024. Castello will remain with the bank in the newly created role of **Vice Chair**.

Strategic Objectives under New Leadership

HSBC has outlined three primary goals for the Private Bank under Liu's tenure:

UHNW Focus: Deepening relationships with the world's most sophisticated entrepreneurs and multi-generational families.

Cross-Border Connectivity: Strengthening ties between wealth hubs (e.g., London, Hong Kong, Singapore, and Dubai) to facilitate global capital movement.

Digital Transformation: Leveraging HSBC's global infrastructure to innovate private banking services for a tech-savvy generation of wealth owners.

Why This Matters for Current Affairs

Industry Trend: This is part of a larger trend of "talent wars" between global banks like HSBC,

Citi, and UBS as they compete for the rapidly growing wealth in emerging markets.

Exam Point: Liu reports directly to **Barry O'Byrne**, the CEO of HSBC International Wealth and Premier Banking.

Diversity in Finance: Liu is a prominent advocate for diversity and inclusion and has consistently been named in *Barron's* list of the **100 Most Influential Women in US Finance**.

KNOWLEDGE CHECK:

1. Who has been appointed as the new Chief Executive Officer (CEO) of HSBC Private Bank, effective from January 5, 2026?

- A) Annabel Spring
- B) Ida Liu
- C) Barry O'Byrne

D) Georges Elhedery

2. Ida Liu, the newly appointed CEO of HSBC Private Bank, previously held a senior leadership position at which global financial institution?

- A) Goldman Sachs
- B) JP Morgan Chase
- C) Citigroup (Citi Private Bank)
- D) Barclays

3. In her new role at HSBC, Ida Liu succeeds _____, who had been serving as the Interim CEO since December 2024.

- A) Gabriel Castello
- B) Noel Quinn





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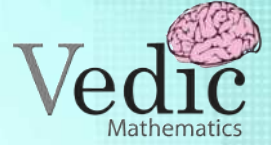
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C) Mark Tucker

D) Charlie Nunn

4. Following the appointment of the new CEO, what role will the outgoing Interim CEO, Gabriel Castello, transition into within HSBC Private Bank?

A) Chief Risk Officer

B) Head of Asia-Pacific Operations

C) Vice Chair

D) Chief Operating Officer (COO)

5. The appointment of Ida Liu is part of HSBC's strategic ambition to strengthen its leadership and growth specifically in which sector?

A) Retail Banking and Insurance

B) Global Private Banking and Wealth Management

C) Agricultural and Rural Lending

D) Microfinance and Small Scale Industries

Answer Key & Explanatory Notes

Question	Correct Answer	Key Detail
1	B) Ida Liu	She officially took charge on January 5, 2026.
2	C) Citigroup	She was previously the Global Head of Citi Private Bank.
3	A) Gabriel Castello	Castello managed the bank on an interim basis for approximately one year.
4	C) Vice Chair	He remains with the bank to support the transition and

Question	Correct Answer	Key Detail
		oversee valued client relationships.
5	B) Global Private Banking	The move targets "Ultra-High-Net-Worth" (UHNW) clients and international wealth corridors.



SPORTS

Australia Shatters 134-Year-Old Ashes Record With Historic Batting Feat at Sydney Cricket Ground

On Day 3 of the fifth Ashes Test at the Sydney Cricket Ground (SCG) on January 6, 2026, Australia delivered a masterclass in batting depth, rewriting a **134-year-old Ashes record**.

By registering **seven partnerships of 50 runs or more** in their first innings, Australia achieved a feat seen only once before in the history of Test cricket (by India vs. England in 2007). This performance effectively ground down the English bowling attack and put Australia on the path to a 4-1 series victory.





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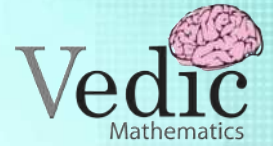
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The Historic Seven: 50+ Partnerships

Australia's innings was defined by relentless consistency. Every time England took a wicket, a new pair rebuilt the momentum.

No.	Batting Pair	Runs	Key Contributor
1st	J. Weatherald & T. Head	58	Travis Head
2nd	T. Head & M. Labuschagne	94	Marnus Labuschagne (48)
3rd	T. Head & M. Neser (Nightwatchman)	72	Travis Head (163)
4th	T. Head & Steve Smith	54	Travis Head
5th	Steve Smith & U. Khawaja	51	Steve Smith
6th	Steve Smith & C. Green	71	Cameron Green (37)
7th	Steve Smith & B. Webster	81*	Steve Smith (129*)

Note: The only partnership in the entire innings that failed to reach the 50-run mark was the 27-run stand between Steve Smith and Alex Carey.

Record-Breaking Context

The Ashes Record: The previous record for most 50+ stands in an Ashes innings was **six**, first set by England at Adelaide in **1892**. Australia's

effort at the SCG finally broke this century-old benchmark.

Global Standing: This is only the second time in **2,500+ Test matches** that a team has notched seven 50+ stands. India was the first to do so at The Oval in 2007.

Individual Milestones on Day 3

Steve Smith: Scored his **37th Test century** and 13th in the Ashes, surpassing England's Jack Hobbs. He now trails only Sir Donald Bradman (19) for the most Ashes hundreds.

Travis Head: Smashed a blistering **163 off 166 balls**, marking his third century of the 2025-26 series.

Usman Khawaja: Played his final Test innings in front of his home crowd, having announced his retirement effective at the end of this match.

The Outcome

Australia finished their first innings at **567**, securing a massive lead. They went on to win the Test by five wickets on Day 5, sealing the series **4-1** and solidifying their spot at the top of the **World Test Championship (2025-27)** standings.



MCQs

1. Australia created a 134-year record on Day 3 of the 5th Ashes Test at the SCG by achieving how many partnerships of 50 or more runs in a single innings?

- A) Five
- B) Six
- C) Seven
- D) Eight

2. Australia became only the second team in the history of Test cricket to achieve this feat. Which team was the first to record seven 50+ partnerships in a single Test innings?

- A) England (at Adelaide, 1892)
- B) India (at The Oval, 2007)
- C) West Indies (at Antigua, 2004)
- D) South Africa (at Johannesburg, 1996)

3. Which Australian batsman anchored the historic SCG innings with an unbeaten 129 and his 37th Test century?

- A) Travis Head
- B) Marnus Labuschagne
- C) Steve Smith
- D) Usman Khawaja

4. Before Australia's 2026 performance, what was the previous record for the most 50-plus partnerships in a single Ashes innings, set by England in 1892?

- A) 4
- B) 5

C) 6

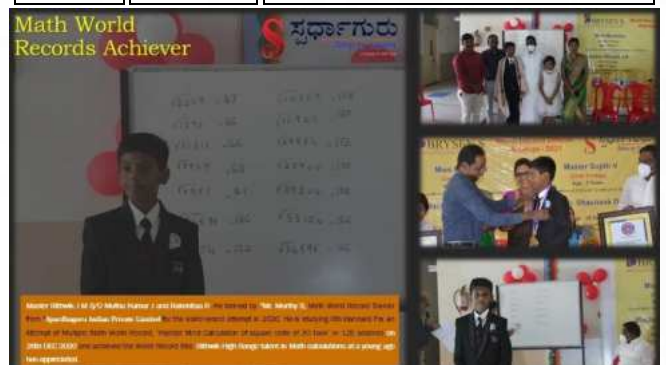
D) 7

5. On which iconic cricket ground did Australia produce this "once-in-a-century" performance?

- A) Melbourne Cricket Ground (MCG)
- B) Brisbane Cricket Ground (The Gabba)
- C) Sydney Cricket Ground (SCG)
- D) Adelaide Oval

Answer Key & Rapid Facts

Question	Correct Answer	Key Context
1	C) Seven	This shattered the previous Ashes record of 6 partnerships.
2	B) India (2007)	India achieved this under Rahul Dravid; Australia is now the second.
3	C) Steve Smith	Smith and Travis Head (163) were the main pillars of the total.
4	C) 6	England's 1892 record of six 50+ stands had stood for 134 years.
5	C) SCG	The match is also notable as the final Test for Usman Khawaja.





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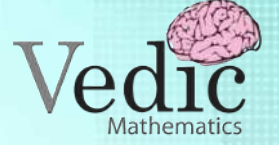
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BANKING/ ECONOMY

IDFC FIRST Bank Launches 'Zero-Forex Diamond Reserve Credit Card'

On January 6, 2026, IDFC FIRST Bank launched the **Zero-Forex Diamond Reserve Credit Card**, completing its premium metal card portfolio. This card is positioned for the "affluent global traveler," offering a middle ground between the bank's entry-level travel cards and its super-premium offerings like the Mayura.



IDFC FIRST Bank has officially launched the **Zero-Forex Diamond Reserve Credit Card** (as of January 6, 2026), specifically designed for affluent international travelers and lifestyle enthusiasts.

This premium card aims to eliminate the hidden costs of global spending while offering a high-reward ecosystem for travel and luxury experiences.

Key Features & Benefits

Zero Forex Markup: The standout feature is **0% markup on all international transactions**. Typically, banks charge between 2% to 3.5% on foreign spends; this card removes that cost

entirely, making it ideal for overseas trips and international online shopping.

2. Accelerated Reward Points

The reward structure is heavily weighted toward travel bookings made via the IDFC FIRST Bank app:

Hotels: Up to **60 Reward Points** per ₹150 spent (effective **10% value back**).

Flights: Up to **40 Reward Points** per ₹150 spent (effective **6.6% value back**).

Monthly Spends: Up to **10 Reward Points** per ₹150 spent on regular purchases (effective **1.66% value back**).

Note: 1 Reward Point = ₹0.25. Points never expire and have no earning caps.

3. Travel & Lifestyle Privileges

Lounge Access: 2 domestic and 2 international lounge visits per quarter (subject to a monthly spend of ₹20,000).

Golf: Up to 2 complimentary golf rounds or lessons per month.

Hotel Offers: A "Stay for 3, Pay for 2" offer at participating **ITC Hotels** and Elivaas properties.

Entertainment: Buy-One-Get-One (BOGO) movie tickets twice a month (up to ₹250 off on the second ticket) via the District app.

Airport Services: One complimentary Meet & Greet service on annual spends of USD 1,000.

4. Global ATM & Insurance

ATM Access: 0% interest on global ATM cash withdrawals until the payment due date (a flat fee of ₹199 per withdrawal applies).





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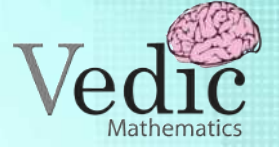
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Travel Insurance: Includes ₹25,000 trip cancellation cover, ₹1 crore Air Accident cover, and coverage for lost baggage or delayed flights.

Fees and Eligibility

Joining/Annual Fee: ₹3,000 + GST.

Fee Waiver: The annual fee for the second year is waived if you spend ₹6 lakh or more in the preceding year.

Interest Rates: Dynamic interest rates starting as low as 8.5% p.a.

KNOWLEDGE CHECK:

1. Which bank announced the launch of the 'Zero-Forex Diamond Reserve Credit Card' in January 2026?

- A) HDFC Bank
- B) ICICI Bank
- C) IDFC FIRST Bank
- D) Axis Bank

2. What is the primary USP (Unique Selling Proposition) of the Diamond Reserve Credit Card for international travelers?

- A) Unlimited airport transfers
- B) Zero foreign exchange markup fees
- C) 100% cashback on all flight bookings
- D) No annual maintenance charges

3. The 'Zero-Forex Diamond Reserve Credit Card' is specifically designed to cater to which segment of customers?

- A) Small business owners and local traders

B) Students and first-time card users

C) Frequent international travelers and premium lifestyle spenders

D) Rural and semi-urban savings account holders

4. According to the announcement, which of the following sets of benefits are offered by this card?

A) Travel, insurance, and reward benefits

B) Only fuel and grocery discounts

C) Exclusively cryptocurrency trading rewards

D) Only fixed deposit interest increments

Answer Key

Question	Correct Answer
1	C) IDFC FIRST Bank
2	B) Zero foreign exchange markup fees
3	C) Frequent international travelers and premium lifestyle spenders
4	A) Travel, insurance, and reward benefits





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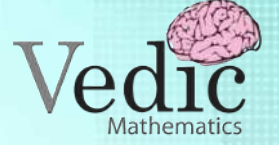
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STATE NEWS

Olive Ridley Turtle Hatcheries



Wildlife Conservation Olive Ridley Turtle's Nesting Journey

The 2025–26 Olive Ridley sea turtle nesting season is officially underway along the Chennai coastline. The Tamil Nadu Forest Department, in collaboration with conservation groups like the Students Sea Turtle Conservation Network (SSTCN), has intensified efforts to protect this "Vulnerable" species.

Current Hatchery Status (2025–26 Season)

As of early January 2026, the Forest Department has structured its conservation efforts through the following locations:

Fully Operational: The hatchery at **Besant Nagar beach** is already active. On January 4, 2026, the first two nests of the season (containing 94 and 111 eggs respectively) were relocated here from Besant Nagar and Thiruvannamiyur.

Upcoming Locations: New hatcheries are being finalized at **Neelankarai**, **Kovalam**, and **Pulicat**. The Pulicat facility is reportedly nearing completion.

Scale of Operations: While roughly 60 hatcheries were set up across coastal districts last year, the department plans for

approximately **50 hatcheries** initially this season, expanding as nesting activity increases.

Protection and Monitoring Measures

To combat high mortality rates—with over 100 carcasses already reported since December 2025—several advanced measures have been deployed:

Marine Elite Force: A specialized unit launched in December 2025 specifically for the Chennai coast. They use patrol boats, **underwater drones**, and body-worn cameras to intercept illegal trawlers within 5 nautical miles of the shore.

Tamilnadu Turtle Guardian App: A new digital tool launched in January 2025 is being used by foresters to log egg collection, track incubation (usually 45–60 days), and monitor the health of the population.

Scientific Tracking: Experts from the Wildlife Institute of India (WII) are fitting turtles with **satellite telemetry tags** and flipper tags to study migration patterns and population health.

Twilight Releases: To increase survival rates, hatchlings are now exclusively released during twilight hours to avoid predators like crows and stray dogs.

Community Involvement: "Turtle Walks"

The public can participate in the conservation effort through organized night walks:

Organized by: SSTCN and the Forest Department.

Route: Typically from **Neelankarai** to **Besant Nagar** (approx. 7km).



Schedule: Weekend walks for the 2026 season are set to begin around **January 17, 2026**. These walks focus on locating nests and educating the public on keeping beaches "dark and quiet" for nesting mothers.

KNOWLEDGE CHECK:

1. Where has a fully operational Olive Ridley hatchery been established for the current nesting season?

- A) Marina Beach
- B) Besant Nagar Beach
- C) Elliot's Beach
- D) Mahabalipuram Beach

2. Which of the following locations are planned for new hatcheries along the Tamil Nadu coast?

- A) Neelankarai, Kovalam, and Pulicat
- B) Ennore, Royapuram, and Adyar
- C) Guindy, Velachery, and Taramani
- D) Pondicherry, Cuddalore, and Tuticorin

3. What is the typical duration of the Olive Ridley nesting season along the Tamil Nadu coast?

- A) June to September
- B) October to February
- C) December to April
- D) March to July

4. Which authority is responsible for night patrolling and nest monitoring to protect the turtles and their eggs?

- A) The Indian Coast Guard
- B) The Greater Chennai Corporation
- C) The Tamil Nadu Forest Department
- D) The Ministry of Earth Sciences

5. What is the primary purpose of setting up these hatcheries?

- A) To promote tourism and photography
- B) To protect sea turtles and their eggs during the nesting season
- C) To facilitate commercial turtle farming
- D) To study deep-sea currents

Answer Key

Question	Correct Answer
1	B) Besant Nagar Beach
2	A) Neelankarai, Kovalam, and Pulicat
3	C) December to April
4	C) The Tamil Nadu Forest Department
5	B) To protect sea turtles and their eggs





Detailed Analysis of Recent Current Affairs: Multiple Choice Format

Q.1. India recently launched which new e-Visa for Chinese citizens to promote structured and legitimate business?

- A. e-B-2 Visa
- B. e-B-3 Visa
- C. e-B-4 Visa
- D. e-Business Plus Visa

1. C

India has launched a new electronic business visa category for Chinese citizens, aimed at simplifying, streamlining, and regulating business travel. The e-Production Investment Business Visa, called the e-B-4 visa, has been introduced to support genuine business activities and meet the growing demand for structured business engagement between India and China.

Q.2. Where did Assam Governor Laxman Prasad Acharya recently inaugurate the 'Sanskar Shala' program?

- A. Dispur
- B. Guwahati
- C. Tezpur
- D. Silchar

2. B

Assam Governor Laxman Prasad Acharya inaugurated "Sanskar Shala," a values-based education program for children, in Guwahati. The initiative aims to promote moral education, Indian cultural values, and social responsibility

in children alongside formal education in a modern, technology-driven society.

Q.3. Recently, the RBI proposed to increase the maximum dividend payout limit for banks to what percentage?

- A. 50%
- B. 60%
- C. 75%
- D. 80%

3. C

The Reserve Bank of India (RBI) has proposed limiting banks' dividend payments to 75% of their profit after tax (PAT). This proposal is part of draft guidelines aimed at strengthening banks' capital positions.

Q.4. What was the SDQI score of scheduled commercial banks in the September 2025 quarter?

- A. 88.5
- B. 89.9
- C. 90.7
- D. 91.5

4. C

The Reserve Bank of India has announced a significant improvement in the Supervisory Data Quality Index for scheduled commercial banks. The score improved to 90.7 in the September 2025 quarter, reflecting improved accuracy, timeliness, completeness, and consistency in data submission. All banks scored above 80, indicating good data quality.





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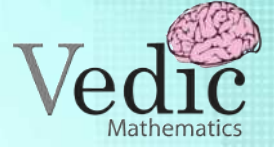
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Q.5. Which bank recently launched a new brand identity called 'The Fortuna Wave'?

- A. Axis Bank
 - B. HDFC Bank
 - C. ICICI Bank
 - D. Federal Bank
5. D

Federal Bank Limited, a leading private sector bank in India, launched its new brand identity, 'The Fortuna Wave,' in Mumbai, Maharashtra. This is part of a strategic brand refresh initiative. The new design reflects the bank's commitment to modernization, digital transformation, and future-readiness in India's rapidly changing banking environment. The bank's brand ambassador, Vidya Balan, was also present at the launch event and played a key role in showcasing this modern visual identity to stakeholders, media, and customers. This brand change reflects Federal Bank's vision to remain relevant and competitive in an increasingly digital banking environment.

Q.6. What new feature has Axis Bank recently launched on its mobile app for customer safety?

- A. Secure Pay
 - B. Safe Wallet
 - C. Safety Centre
 - D. Fraud Guard
6. C

Axis Bank has launched a new feature called "Safety Center" on its mobile banking app to strengthen customer protection against digital fraud. This feature allows customers to manage

essential security controls for their banking accounts without visiting a bank branch or contacting customer care.

Q.7. HDFC Bank recently integrated the digital rupee (e₹) into which platform?

- A. PayZapp
 - B. SmartGateway
 - C. BharatPe
 - D. e-Pay Hub
7. B

In a separate development, HDFC Bank has successfully integrated the Reserve Bank of India's Central Bank Digital Currency (CBDC), known as the Digital Rupee, into its online merchant payment platform, SmartGateway. This strategic move aims to enhance digital payment options for both merchants and consumers.

Q.8. For how long has the tenure of APEDA Chairman Abhishek Dev been extended?

- A. 6 months
 - B. 1 year
 - C. 2 years
 - D. 3 years
8. B

The central deputation tenure of Abhishek Deo, serving as the Chairman of the Agricultural and Processed Food Products Export Development Authority (APEDA), has been extended for a period of one year beyond February 8, 2026. He is a 2007 batch IAS officer of the AGMUT cadre.





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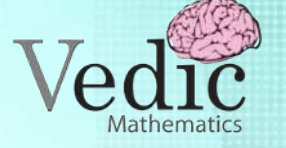
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Q.9. Who has recently been appointed as the new Chairman of the Atomic Energy Regulatory Board (AERB)?

- A. R. Chidambaram
- B. Anil Kakodkar
- C. A. K. Balasubrahmanian
- D. S. Banerjee

9. C

The Appointments Committee of the Cabinet (ACC), chaired by Prime Minister Narendra Modi, appointed renowned scientist A.K. Balasubramanian as chairman of the Atomic Energy Regulatory Board (AERB) in January 2026. He has been appointed head of India's top nuclear safety regulator for a three-year term.

Q.10. With which ministry did the DoP recently sign an MoU to empower rural development and self-help groups?

- A. MSME
- B. Finance
- C. Ministry of Rural Development
- D. Skill Development

10. C

To promote rural development and strengthen self-help groups (SHGs), the Department of Posts (DoP) recently signed a Memorandum of Understanding (MoU) with the Ministry of Rural Development (MoRD). The agreement aims to promote financial inclusion, logistics, and rural livelihoods. It also includes the India Post Payments Bank (IPPB), which will provide banking and digital services to self-help groups (SHG members).

Q.11. With which company did the Indian Army recently place a supply order for the upgrade of the Pinaka MLRS?

- A. DRDO
- B. BEL
- C. HAL
- D. Tata Advanced Systems Limited and L&T

11. D

The Indian Army recently placed a major supply order with Tata Advanced Systems Limited (TASL) and Larsen & Toubro (L&T) for the overhaul and upgrade of the first stage of the Pinaka Multiple Launch Rocket System (MLRS). This will enhance indigenous defense capabilities and increase the operational capability of these systems. This is the first time a Public-Private Partnership (PPP) model has been adopted for the full life cycle support of an in-service artillery system, with TASL working in collaboration with the 510 ABW of the EME Corps.

Q.12. Which institute recently developed a supercomputer simulation to explain the Mpemba Effect?

- A. IISc Bengaluru
- B. ISRO
- C. JNCASR, Bengaluru
- D. IIT Bombay

12. C

The first supercomputer simulation to explain the Mpemba effect has been created by scientists at the Jawaharlal Nehru Centre for Advanced Scientific Research (JNCASR),





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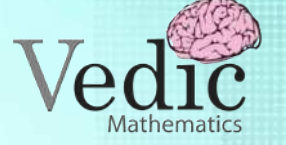
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Bengaluru, an autonomous institute under the Department of Science and Technology (DST). The simulation explained the mysterious phenomenon of hot water freezing faster than cold water at the molecular level, providing the first computational evidence that the effect is based on fundamental principles of physics.

Q.13. With which department did DA&FW recently sign an MoU for agricultural sample logistics?

- A. Railways
 - B. Department of Posts
 - C. NHAI
 - D. FCI
13. B

The Department of Agriculture and Farmers Welfare (DA&FW) has signed an MoU with the Department of Posts (DoP) for the logistics of agricultural samples (pesticides, seeds, fertilizers). This will ensure safe, timely, and traceable delivery of these samples to laboratories across the country, strengthening quality control and regulatory enforcement of agricultural inputs.

Q.14. What is the name of the dark-matter cloud recently discovered by NASA's Hubble Telescope?

- A. Dark-X
 - B. Nebula-7
 - C. Cloud-9
 - D. Void-Alpha
14. C

The dark-matter cloud discovered by NASA's Hubble Telescope is named Cloud 9. It is a massive cloud of gas and dark matter that contains no stars. It is believed to be a failed galaxy from the early stages of galaxy formation, containing a lot of dark matter, and is located near the M94 galaxy, about 14 million light-years away.

Q.15. At which refinery was the world's first LC-Max Residue Upgradation Facility recently installed?

- A. Panipat
 - B. Paradip
 - C. Visakhapatnam
 - D. Kochi
15. C

Hindustan Petroleum Corporation Limited (HPCL), under the Ministry of Petroleum and Natural Gas, commissioned the world's first and largest LC-Max Residue Upgradation Facility (RUF) at its Visakhapatnam Refinery in Andhra Pradesh. The project was developed at a cost of ₹31,407 crore under the Visakh Refinery Modernization Project (VRMP). The refinery's capacity increased from 8.33 to 15 million metric tonnes per annum (MMTPA). The 3.55 million tonnes per annum (MTPA) residue hydrocracking unit converts approximately 93% of low-value residue into high-value fuel.





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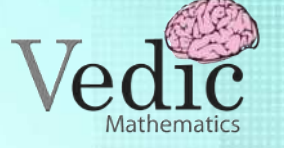
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